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February 12, 2001

ATTORNEY DOCKET NO. 05793.3051-00000  
CUSTOMER NUMBER: 22,852

**Box PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, DC 20231**

New U.S. Patent Application

Title: SYSTEM AND METHOD FOR PROVIDING EXTRA LINES OF  
CREDIT

Inventor(s): Joseph LILLY et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 81 pages, including 14 independent claim(s) and 84 claims total.
2. Drawings- 13 sheets of drawings (Figures 1-7D).
3. The filing fee is calculated as follows:

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February 12, 2001  
Page 2

Basic Application Filing Fee					\$710	\$ 710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	84	-	20	64	x \$18	\$ 1152.00
Independent Claims	14	-	3	11	x \$80	\$ 880.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	0.00
Subtotal						\$ 2032.00
Reduction by 1/2 if small entity					-	0.00
TOTAL APPLICATION FILING FEE						\$ 2742.00

4. A check for \$2742.00 is enclosed. The fee includes:

\$710.00 filing fee; and  
\$2032.00 additional claims fee.

Please address all correspondence with respect to this application to:

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This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicant(s) await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Assistant Commissioner for Patents

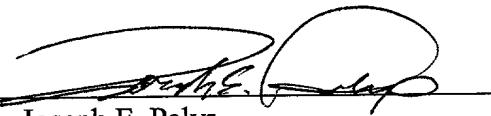
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Page 3

Respectfully submitted,

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By:

  
Joseph E. Pals  
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JEP/jol  
Enclosures